

YOUR TRANS UNION FILE NUMBER: 101575650  
PAGE 1 OF 4  
DATE THIS REPORT PRINTED: 02/25/2002

SOCIAL SECURITY NUMBER: 142-66-0943  
BIRTH DATE: 08/1974  
YOU HAVE BEEN IN OUR FILES SINCE: 12/1993

PHONE: 863-3360

CONSUMER REPORT FOR:

THOMAS, JOSEPH, ERNEST  
8500 LINDBERGH BV 2102  
PHILADELPHIA, PA 19153

FORMER ADDRESSES REPORTED:

7701 LINDBERGH BV 2224, PHILADELPHIA, PA 19153

EMPLOYMENT DATA REPORTED:

SEARS HOME CENTRAL  
DATE REPORTED: 01/2002

SEARS HOME IMPROVEMENT  
DATE REPORTED: 10/2001

SEARS  
DATE REPORTED: 09/2001

SEARS HOME IMPROVEMENT  
DATE REPORTED: 05/2001

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INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
COMPUCRED	# 5179400	DELETED

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:

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YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

YOUR TRANS UNION FILE NUMBER: 10155650

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DATE THIS REPORT PRINTED: 03/12/2002

SOCIAL SECURITY NUMBER: 142-66-0943

BIRTH DATE: 08/1974

YOU HAVE BEEN IN OUR FILES SINCE: 12/1993

PHONE: 863-3360

## CONSUMER REPORT FOR:

THOMAS, JOSEPH, ERNEST  
2011 FERRY AV C3C  
CAMDEN, NJ 08104

## EMPLOYMENT DATA REPORTED:

SEARS HOME IMPROVEMENT  
DATE REPORTED: 05/2001

RMH TELMARKETING  
DATE REPORTED: 06/1995

IMPORTER  
DATE REPORTED: 06/1994

## INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
OMPUCRED	# 5179400	DELETED

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SLMA / LSCP	# 142660943101P	INSTALLMENT ACCOUNT
TRANSFER		STUDENT LOAN
UPDATED 11/1995	BALANCE: \$0	INDIVIDUAL ACCOUNT
OPENED 02/1995	MOST OWED: \$2625	PAY TERMS: MONTHLY \$52
CLOSED 09/1995		
>STATUS AS OF 09/1995: CHARGED OFF AS BAD DEBT<		

YOUR TRANS UNION FILE NUMBER 101076650

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DATE THIS REPORT PRINTED: 03/12/2002

SOCIAL SECURITY NUMBER: 142-66-0943

BIRTH DATE: 08/1974

YOU HAVE BEEN IN OUR FILES SINCE: 12/1993

PHONE: 863-3360

## CONSUMER REPORT FOR:

THOMAS, JOSEPH, ERNEST  
8500 LINDBERGH BV 2102  
PHILADELPHIA, PA 19153

## FORMER ADDRESSES REPORTED:

7701 LINDBERGH BV 2224, PHILADELPHIA, PA 19153

## EMPLOYMENT DATA REPORTED:

SEARS HOME CENTRAL  
DATE REPORTED: 01/2002

SEARS HOME IMPROVEMENT  
DATE REPORTED: 10/2001

SEARS  
DATE REPORTED: 09/2001

SEARS HOME IMPROVEMENT  
DATE REPORTED: 05/2001

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INVESTIGATION RESULTS

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WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
COMPUSED	# 5179400	VERIFIED, NO CHANGE
SINGULAR	# 442074700104	DELETED
SINGULAR	# 4102992300141	DELETED
SINGULAR	# 4103165100141	DELETED
SINGULAR	# 4102992200141	DELETED

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YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR OR YOUR PROTECTION).

SLMA / LSCP # 142660943101P INSTALLMENT ACCOUNT  
TRANSFER STUDENT LOAN  
UPDATED 11/1995 BALANCE: \$0 INDIVIDUAL ACCOUNT  
OPENED 02/1995 MOST OWED: \$2625 PAY TERMS: MONTHLY \$52  
CLOSED 09/1995  
>STATUS AS OF 09/1995: CHARGED OFF AS BAD DEBT<

JCP-MCCBG # 1902588019020 REVOLVING ACCOUNT  
PLACED FOR COLLECTION<  
UPDATED 11/1995 BALANCE: \$0 JOINT ACCOUNT  
OPENED 06/1994 MOST OWED: \$86  
CLOSED 08/1995  
>STATUS AS OF 08/1995: COLLECTION ACCOUNT<

BOSCOVS # 107278753 REVOLVING ACCOUNT  
CLOSED  
UPDATED 01/1999 BALANCE: \$0 INDIVIDUAL ACCOUNT  
OPENED 06/1994 MOST OWED: \$274  
PAID OFF 07/1998  
STATUS AS OF 07/1998: PAID OR PAYING AS AGREED  
>IN PRIOR 38 MONTHS FROM DATE PAID 1 TIME 90 DAYS,  
1 TIME 60 DAYS, 3 TIMES 30 DAYS LATE<  
>MAXIMUM DELINQUENCY OF 90+ DAYS OCCURRED IN 06/1998<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

MCCBG/JCPENN # 1982491605 REVOLVING ACCOUNT  
ACCOUNT CLOSED BY CONSUMER CHARGE ACCOUNT  
UPDATED 02/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT  
OPENED 10/1994 MOST OWED: \$97  
CLOSED 10/1994  
STATUS AS OF 10/1994: PAID OR PAYING AS AGREED

LEO ROBBINS # 2053362 OPEN ACCOUNT  
VERIF'D 08/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT  
OPENED 03/2001 MOST OWED: \$2669 CREDIT LIMIT: \$2700  
STATUS AS OF 08/2001: PAID OR PAYING AS AGREED

AAFES # 6019440400142190 REVOLVING ACCOUNT  
CHARGE ACCOUNT  
UPDATED 07/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT  
OPENED 07/1997 MOST OWED: \$2037 CREDIT LIMIT: \$5000  
PAID OFF 04/2001  
STATUS AS OF 04/2001: PAID OR PAYING AS AGREED  
IN PRIOR 44 MONTHS FROM DATE PAID NEVER LATE

PORT ON THOMAS, JOSEPH, ERNEST  
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OSCOVS # 110246188 REVOLVING ACCOUNT  
 REDIT CARD LOST/STOLEN  
 UPDATED 10/1994 BALANCE: \$0 INDIVIDUAL ACCOUNT  
 OPENED 10/1994 MOST OWED: \$0  
 CLOSED 10/1994  
 STATUS AS OF 10/1994: UNRATED

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES  
 REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS. (NOTE: "TU CONSUMER DISCLOSURE"  
 INQUIRIES ARE NOT VIEWED BY CREDITORS).

INQUIRY TYPE	DATE	SUBSCRIBER NAME
INDIVIDUAL	02/18/2002	TU CONSUMER DISCLOSURE
INDIVIDUAL	01/24/2002	TU CONSUMER DISCLOSURE
INDIVIDUAL	01/14/2002	TU CONSUMER DISCLOSURE
INDIVIDUAL	12/20/2001	LENDING TREE
INDIVIDUAL	12/17/2001	WACHOVIA BANK, NA/FTU
INDIVIDUAL	12/15/2001	STRAWBRIDGES NEW ACCTS
INDIVIDUAL	12/13/2001	HECHTS NEW ACCTS
INDIVIDUAL	12/13/2001	LORD & TAYLOR/NEW ACCTS
INDIVIDUAL	10/31/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	10/25/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	10/16/2001	UNITED ONE RESOURCES
INDIVIDUAL	09/07/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	08/13/2001	NCO GROUP INC
INDIVIDUAL	08/09/2001	NCO GROUP INC
INDIVIDUAL	05/16/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	05/10/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	05/09/2001	CHASE MANHATTAN BANK
INDIVIDUAL	03/30/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	03/26/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	03/10/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	03/01/2001	LEO ROBBINS & SONS INC
INDIVIDUAL	03/01/2001	BENEFICIAL/HFC
INDIVIDUAL	02/20/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	02/14/2001	CAPITAL ONE AUTO FINANCE
INDIVIDUAL	02/06/2001	INTERNATIONAL CHECK SRV.
INDIVIDUAL	02/03/2001	STERLING INC
INDIVIDUAL	01/23/2001	FIRST UNION NATL BANK
INDIVIDUAL	09/28/2000	VAN RU
INDIVIDUAL	09/12/2000	DILLARD
INDIVIDUAL	08/10/2000	CATHERINE S/CBUSA NA
INDIVIDUAL	07/27/2000	SEARS ROEBUCK&CO#8415

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR  
 THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE  
 INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY  
 CREDITOR'S DECISION OR ANY SCORE.

DATE	SUBSCRIBER NAME
04/2001	AT&T - CCS/ LONG DISTANC
01/2001	CAPITAL ONE BANK
11/2000	CAPITAL ONE BANK
12/2000	CAPITAL ONE BANK

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11/2000	AT&T - CCS/ LONG DISTANC
08/2000	CAPITAL ONE BANK
07/2000	CAPITAL ONE BANK
06/2000	CAPITAL ONE BANK
05/2000	CAPITAL ONE BANK
04/2000	CAPITAL ONE BANK
03/2000	CAPITAL ONE BANK

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CONSUMER STATEMENT:

#HK# UFIF/POTENTIAL FRAUD VICTIM; BEFORE EXTENDING CREDIT VERIFY  
ALL APPLICANT INFORMATION OR CALL TRANS UNION AT (800) FRAUD911.  
DATED 03/01.

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SPECIAL MESSAGES:

CONSUMER STATEMENT ON FILE RELATES TO TRUE NAME FRAUD OR CREDIT FRAUD